

### ABSTRACT OF INVENTION

An electronic bill presentment network includes a central network station and a plurality of different user stations. The central network station transmits bill availability information to the user stations to identify available bills of different billers for the different users. Information associated with each available bill of a respective biller is available at one of multiple networks addresses associated with that biller. The associated information could, for example, be the bill itself and/or promotional information. Each user station is associated with a respective one of the users and receives the transmitted bill availability information for its associated user and selects one of the identified available bills, such as for viewing or payment. A user station associated with a first user is linked to the first network address associated with the bills of the first biller, based on a bill selection by the first user station. A second user station associated with a second user is linked to the second network address associated with the bills of the first biller based on a bill selection by the second user station.

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